Analysis Paper

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Accessing quality healthcare is the right of every person however due to social inequalities and high costs of the treatments people are not able to access healthcare services. Although there are several health insurance policies yet still some people are not able to achieve the insurance policy as well. Due to the private companies' interventions in the healthcare systems various health insurance schemes are available for the people so that more people can avail insurance schemes. In recent years the costs of health care services are risen due to which the expenditure on healthcare has also risen. In the article (Thorpe & Joski, 2005) the author also discussed the rise in private health insurance spending and its association with the treated disease prevalence by conducting a survey on the healthcare expenditures. Additionally, the author highlighted a risk factor that is one of the major reasons for the cause of several diseases and is often neglected. That risk factor is obesity. According to the article, the changes that occurred in treated disease prevalence are due to the rise in the population of the disease prevalence, new technologies that help physicians to diagnose several diseases and awareness regarding various diseases, etc. Although there are certain other factors such as smoking, pollution, aeroallergens, etc that are the reasons for the cause of several diseases. However, obesity remains one of the major reasons of several disease prevalence among different age groups. The results of the survey showed that spending on healthcare is increased by approximately 60% from the year 1987 to the year 2002 (Thorpe & Joski, 2005). Specifically, spending on maternity and newborn care are larger as compared to other healthcare issues. While discussing the highlighted risk factor obesity, the results showed that the individuals that are overweight spend more than $272 per year than the people having normal weight.

  In another article (Thorpe, 2013) the author considered the previous observations that are increased spending on health care due to the increases in the prevalence of treated diseases and expanded the research. For this purpose, the author expands the survey starting from 1987 to the year 2009. The author also determines three factors that are responsible for the increased expenditure in healthcare. These factors are: increase in the prevalence of treated disease, increases in the awareness regarding certain disease and the interaction between two factors mentioned above. The author also identified that due to certain technologies, threshold of many diseases has changed such as the cholesterol level that was considered normal before, it is not considered normal anymore. For instance, to consider a patient suitable for the treatment of hypertension the diastolic blood pressure threshold was 95 mmHg however it was changed to 80 mmHg due to the latest technologies (Thorpe, 2013). New technologies are the reason of identification of many diseases and the risk factor that is obesity is also discussed in the articles above. In this article, the author explained that the number of people considered obese has doubled from 1980 to 2008. This is the main reason that many diseases such as hypertension, diabetes, and heart diseases are also increased among people. Additionally, many therapies that are used for counseling and treating diseases are also the main reason for the increased expenditures in healthcare. This article is different from the other article as in previous article private spending on healthcare was determined by the change in per capita of the total spending while this article determines the change in total expenditure on health care. Also, in this article, the survey conducted was expanded from 1987 to 2009 than the previous article.

Although most of the research is done on the prevalence of the treated disease and associate it with the increase in health care expenditures however some of the researches do not agree with this statement. In the article (Roehrig & Rousseau, 2011) the author also argued that treated diseases prevalence is not the only cause of increases pending on the healthcare. For this purpose, he examined the number of people with specific diseases regardless of being treated or not and costs per case from the year 1996 to the year 2006. This paper covers not only the prevalence of treated diseases but also the clinical prevalence of the diseases. For this purpose, a survey was conducted that includes people having specific from the noninstitutionalized population and people living in nursing homes. This survey includes both the patients that are treated as well as people who are not treated for specific disease. However, one thing that is similar in this article and the articles mentioned above is the highlighted risk factor that is obesity. In this article, the author also identified obesity as one of the major reasons that cause an increase in the risk of having certain diseases thus increasing health expenditures. The survey results showed that health expenditure on noninstitutionalized populations grew at GDP and 1.7 percentage points while changes in the cost per case were 2.9 percentage points (Roehrig & Rousseau, 2011). Additionally, the increase in the number of people eligible for the treatment is the reason for the treated prevalence effect. However, the reduction in health care spending can be achieved by using certain prevention methods such as maintaining the controlled weight to avoid diseases like diabetes and hypertension, etc.

From the above articles, it is very much clear that due to the awareness programs regarding diseases such as depression, anxiety and the inventions of new technology people are more likely to spend more money on healthcare. Also, many methods such as therapies that are prescribed with medication by physicians are the reasons for increased cost of healthcare services. However, it is high time that the government should intervene and make policies so that people can access healthcare easily. Also, maintaining a healthy lifestyle is important to avoid several diseases.

**References**

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